

State of New York - Department of State
Division of Corporations

Party Served:
MIDLAND CREDIT MANAGEMENT, INC.

Plaintiff/Petitioner:
REGAN, PATRICK

C/O CORPORATION SERVICE COMPANY
80 STATE STREET
ALBANY, NY 12207-2543

Dear Sir/Madam:

Enclosed herewith is a legal document which was served upon the Secretary of State on 03/07/2019 pursuant to SECTION 306 OF THE BUSINESS CORPORATION LAW.

This copy is being transmitted pursuant to such statute to the address provided for such purpose.

Very truly yours,
Division of Corporations

**SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF SUFFOLK**

-----x
PATRICK REGAN ON BEHALF OF HIMSELF AND ALL
OTHERS SIMILARLY SITUATED

Plaintiff/Petitioner,

-against-

MIDLAND CREDIT MANAGEMENT, INC.

Index No. 621974 / 18

-----x
Defendant/Respondent.

NOTICE OF ELECTRONIC FILING

You have received this Notice because:

- The Plaintiff/Petitioner, whose name is listed above, has filed this case using the New York State Courts e-filing system, and
- You are a Defendant/Respondent (a party) in this case.
(CPLR § 2111, Uniform Rule § 202.5-bb)

If you are represented by an attorney: give this Notice to your attorney. (Attorneys: see "Information for Attorneys" pg. 2).

If you are not represented by an attorney: you are not required to e-file. You may serve and file documents in paper form and you must be served with documents in paper form. However, as a party without an attorney, you may participate in e-filing.

Benefits of E-Filing

You can:

- serve and file your documents electronically
- view your case file on-line
- limit your number of trips to the courthouse
- pay any court fees on-line.

There are no additional fees to e-file, view, or print your case records.

To sign up for e-filing or for more information about how e-filing works, you may:

- visit: www.nycourts.gov/efile-unrepresented or
- go to the Help Center or Clerk's Office at the court where the case was filed. To find legal information to help you represent yourself visit www.nycourthelp.gov

Information for Attorneys

An attorney representing a party who is served with this notice must either:

- 1) immediately record his or her representation within the e-filed matter on the NYSCEF site <https://iapps.courts.state.ny.us/nyscef/HomePage>; or
- 2) file the Notice of Opt-Out form with the clerk of the court where this action is pending. Exemptions from mandatory e-filing are limited to attorneys who certify in good faith that they lack the computer hardware and/or scanner and/or internet connection or that they lack (along with all employees subject to their direction) the operational knowledge to comply with e-filing requirements. [Section 202.5-bb(e)]

For additional information about electronic filing and to create a NYSCEF account, visit the NYSCEF website at www.nycourts.gov/efile or contact the NYSCEF Resource Center (phone: 646-386-3033; e-mail: efile@nycourts.gov).

Dated: 11/07/201

MITCHELL L PASHKIN

Name

775 Park Avenue, Ste. 255

Address

Huntington, NY 11743

Firm Name

631-335-1107

Phone

mpash@verizon.net

E-Mail

To: _____

11/20/17

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF SUFFOLK

PATRICK REGAN,
ON BEHALF OF HIMSELF AND ALL OTHERS
SIMILIARLY SITUATED,

INDEX NO. 621974/2018
FILING DATE: 11/07/18

Plaintiff,

-against-

MIDLAND CREDIT MANAGEMENT, INC.,

Defendant.

SUMMONS
WITH NOTICE

Plaintiff designates
Suffolk County
as the place of trial

The basis of the venue is
Plaintiff's residence

To the above named Defendant:

You are hereby summoned to answer the complaint in this action and to serve a copy of your answer, or if the complaint is not served with the summons, to serve a notice of appearance, on the plaintiff's attorney within 20 days after the service of this summons, exclusive of the day of service (or within 30 days after the service is complete if the summons is not personally delivered to you within the State of New York); and in case of your failure to appear or answer, judgment will be taken against you by default for the sum of \$1,000 as regards Plaintiff individually and \$500,000.00 to be distributed among the class members in any certified class with interest thereon from the 8th day of November 2017, together with the costs of this action and attorney's fees.

TAKE NOTICE that the object of this action and the relief sought is to recover damages for violations of 15 USC 1692, et. seq. based on Exhibit A and that in case of your failure to answer, judgment will be taken against you for the sum of \$1,000 as regards Plaintiff individually and \$500,000.00 to be distributed among the class members in any certified class with interest thereon from the 8th day of November 2017, together with the costs of this action and attorney's fees.

Dated: November 7, 2018

/s/

Mitchell L. Pashkin
Attorney For Plaintiff
775 Park Avenue, Ste., 255
Huntington, NY 11743
(631) 335-1107

CAUTION: THIS DOCUMENT HAS NOT YET BEEN REVIEWED BY THE COUNTY CLERK. (See below for more information.)
 Midland Credit Management, Inc. 2055 Northside Drive Suite 300 San Diego, CA 92108

Original Creditor	Credit One Bank, N.A.
Original Account Number	REDACTED 0986
MCM Account Number	REDACTED 2005
Current Balance	\$1,003.45
Current Owner	Midland Funding LLC

11-08-2017

Patrick Regan

P4T112 001

REDACTED



You are pre-approved for a 40% discount!
 Call (800) 321-3809

Choose The Option That Works For You.

RE Credit One Bank, N.A.

Dear Patrick,

Congratulations! You have been **pre-approved** for a discount program designed to save you money. Act now to maximize your savings and put this debt behind you by calling (800) 321-3809. Pay online today at www.midlandcreditonline.com.

Option 1: 40% OFF
 Payment Due Date: 12-08-2017

You Pay Only
 \$602.07

Option 2: 20% OFF
 First Payment Due Date: 12-08-2017

6 Monthly Payments of Only
 \$133.79

Option 3: Monthly Payments As Low As:
 † Call today to discuss your options and get more details.

\$50 per month†

If these options don't work for you, call one of our Account Managers to help you set up a payment plan that does.

Sincerely,

Tim Bolin

Tim Bolin, Division Manager

Benefits of Paying!

- Save up to \$401.38
- Offer Expiration date: 12-08-2017

CALL US TODAY!
 (800) 321-3809

We are not obligated to renew any offers provided.

Hours of Operation
 Sun-Th: 5am-9pm PT;
 Fri-Sat: 5am-4:30pm PT;



(800) 321-3809



midlandcreditonline.com



Midland Credit Management, Inc.
 P.O. Box 60578
 Los Angeles, CA 90060-0578

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

MCM Account Number
 Current Balance

REDACTED 2005
 \$1,003.45

Total Enclosed

\$.

Mail Payments to:
 Midland Credit Management, Inc.
 P.O. Box 60578
 Los Angeles, CA 90060-0578



Manage Your Account Online
midlandcreditonline.com

Important Payment Information

Make checks payable to:
 Midland Credit Management
 Enter your MCM Account # on all payments

(800) 321-3809

se habla español
 (888) 422-5178

This is a copy of a pleading filed electronically pursuant to New York State court rules (22 NYCRR §202.5 b(4)(2)(i)) which, at the time of its printout from the court system's electronic website, had not yet been reviewed and approved by the County Clerk. Because court rules (22 NYCRR §202.5(d)) authorize the County Clerk to reject filings for various reasons, readers should be aware that documents having this legend may not have been accepted for filing by the County Clerk.

B469 D0F7

Please understand this is a communication from a debt collector. This is an attempt to collect a debt.
 Any information obtained will be used for that purpose.

To report any inaccuracies or to dispute this debt, please call (800) 321-3809
 Calls to and/or from this company may be monitored or recorded.

Basic Information

Original Creditor	Credit One Bank, N.A.	MCM Account Number	REDACTED 2005
Original Account Number	REDACTED 0986	Charge-Off Date	05-12-2017
Current Creditor <i>The sole owner of this debt</i>	Midland Funding LLC	Current Servicer	Midland Credit Management, Inc.
Last Payment Date	11-18-2016	Date of Default	07-11-2016

Important Contact Information

<u>Send Payments to:</u> Midland Credit Management, Inc. P.O. Box 60578 Los Angeles, CA 90060-0578	<u>For disputes call (800) 321-3809 or write to:</u> Attn: Consumer Support Services 2365 Northside Drive Suite 300 San Diego, CA 92108	<u>Physical Payments for Colorado Residents:</u> 80 Garden Center Suite 3 Broomfield, CO 80020 Phone (303) 920-4763
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If your payment method is a credit or debit card, it may be processed through our international card processor. Although our policy is to not charge consumers fees based upon their payment method, your card issuer may elect to do so due to the location of the card processor. If an international transaction fee has been charged by your card issuer, that fee is eligible for reimbursement. You may contact your Account Manager to modify your payment method to avoid these charges in the future and for information to initiate your reimbursement.

We are required under state law to notify consumers of the following additional rights. This list does not contain a complete list of the rights consumers have under applicable law:

IF YOU LIVE IN NEW YORK CITY, THIS APPLIES TO YOU: New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728, 2022587, 2023151, 2023152, 2027429, 2027430, 2027431

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- Supplemental Security income (SSI);
- Social Security;
- Public assistance (welfare);
- Spousal support, maintenance (alimony) or child support;
- Unemployment benefits;
- Disability benefits;
- Workers' compensation benefits;
- Public or private pensions;
- Veterans' benefits;
- Federal student loans, federal student grants, and federal work study funds; and
- Ninety percent of your wages or salary earned in the last sixty days.

Index No. 621974/2018

PATRICK REGAN,
ON BEHALF OF HIMSELF AND ALL OTHERS
SIMILIARLY SITUATED,

Plaintiff(s) ,

-vs-

MIDLAND CREDIT MANAGEMENT, INC.,

Defendant(s) .

SUMMONS WITH NOTICE

Mitchell L. Pashkin certifies that, to the best of his knowledge, information and belief, formed after an inquiry reasonable under the circumstances, the presentation of the annexed paper(s) or the contentions therein are not frivolous as defined in 22 NYCRR 130-1.1(c).

/s/

Mitchell L. Pashkin
Attorney For Plaintiff(s)
775 Park Avenue, Ste., 255
Huntington, NY 11743
(631) 335-1107

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